

COVID-19 complaints

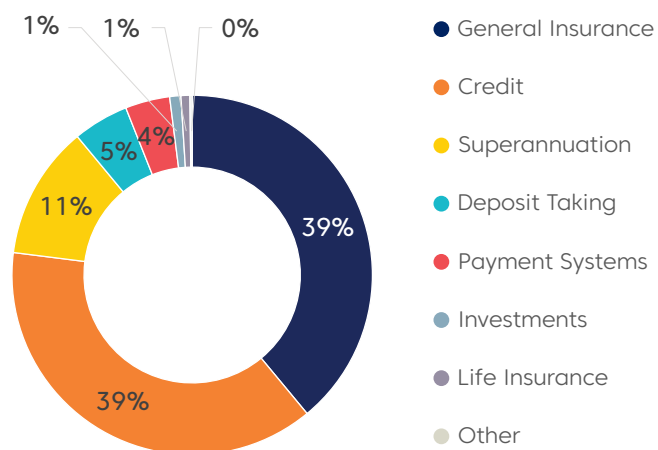
Between 3 March 2020 and 30 November 2020

10,060 complaints received

82% of complaints closed as at 30 November 2020

2,019 COVID-19 complaints involved financial difficulty

COVID-19 Complaints received by product line¹



Top 10 COVID-19 complaints received by product²

Product	Total
Travel insurance	3,274
Credit cards	1,333
Home loans	994
Superannuation account	935
Personal loans	628
Personal transaction accounts	283
Business loans	280
Investment property loans	161
Merchant facilities	149
Non-cash systems	99

Top 10 COVID-19 complaints received by issue²

Issue	Total
Denial of claim-exclusion/condition	1,058
Delay in claim handling	1,038
Denial of claim	1,021
Financial firm failure to respond to request for assistance	982
Service quality	627
Decline of financial difficulty request	332
Claim amount	311
Incorrect premiums	305
Incorrect fees/costs	285
Delay	268

¹ One complaint can have multiple product lines.

² One complaint can have multiple products/issues.